

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Jacqueline Dawson
DebtorCase No. 13-12501-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 6

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db
13791379 +Jacqueline Dawson, 6509 Ogontz Avenue, Philadelphia, PA 19126-3409
Rushmore Loan Management Services, LLC, P.O.Box 514717, Los Angeles, CA 90051Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:24 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:08 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-440413118516 +E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:25
City of Philadelphia, Law Department - Tax Unit, Bankruptcy Group, MSB,
1401 John F. Kennedy Blvd. 5th Floor, Philadelphia, PA 19102-164013048395 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:33
Pennsylvania Department of Revenue, Bankruptcy Division, P.O Box 280946,
Harrisburg, PA 17128-0946

TOTAL: 4

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

ANDREW F. GORNALL on behalf of Creditor REOCO, Inc. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com

ANDREW M. LUBIN on behalf of Defendant Milstead & Associates, LLC alubin@milsteadlaw.com,
bkecf@milsteadlaw.com

BARBARA A. FEIN on behalf of Creditor EMC Mortgage LLC bfein@sanddlawyers.com,
mhanford@sanddlawyers.com

BARBARA A. FEIN on behalf of Creditor Acqura Loan Services bfein@sanddlawyers.com,
mhanford@sanddlawyers.com

BARBARA A. FEIN on behalf of Defendant Acqura Loan Services bfein@sanddlawyers.com,
mhanford@sanddlawyers.com

BARBARA A. FEIN on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS bfein@sanddlawyers.com,
mhanford@sanddlawyers.com

BARBARA A. FEIN on behalf of Defendant EMC Mortgage, LLC bfein@sanddlawyers.com,
mhanford@sanddlawyers.com

BRIAN CRAIG NICHOLAS on behalf of Creditor REOCO, Inc. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com

DAVID H. LIPOW on behalf of Creditor EMC Mortgage LLC bkecf@milsteadlaw.com,
dlipow@milsteadlaw.com

DEVON E. SANDERS on behalf of Debtor Jacqueline Dawson dsanders@clsphila.org

DEVON E. SANDERS on behalf of Plaintiff Jacqueline Dawson dsanders@clsphila.org

JONATHAN SGRO on behalf of Debtor Jacqueline Dawson jsgro@clsphila.org

JOSHUA ISAAC GOLDMAN on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, not in its individual
capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com

KRISTEN D. LITTLE on behalf of Defendant EMC Mortgage, LLC pabk@logs.com

KRISTEN D. LITTLE on behalf of Defendant Acqura Loan Services pabk@logs.com

MICHAEL R. FROEHLICH on behalf of Debtor Jacqueline Dawson MFroehlich@clsphila.org

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor REOCO, Inc. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1 Jacqueline Dawson
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-12501-amc**

Social Security number or ITIN **xxx-xx-0626**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____
EIN ____-_____
EIN ____-_____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline Dawson
aka Jacqueline Foxworth

9/27/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.